

# INTRODUCING FORECAST™

A PIECE OF  
PERSONAL  
FINANCIAL  
MANAGEMENT  
SOFTWARE  
BASED ON THE  
PHILOSOPHY



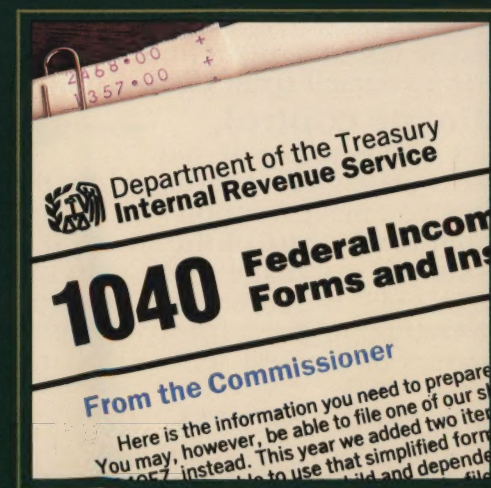
THAT AN OUNCE  
OF PREVENTION  
IS WORTH A  
POUND OF TAXES.

## MONOGRAM™

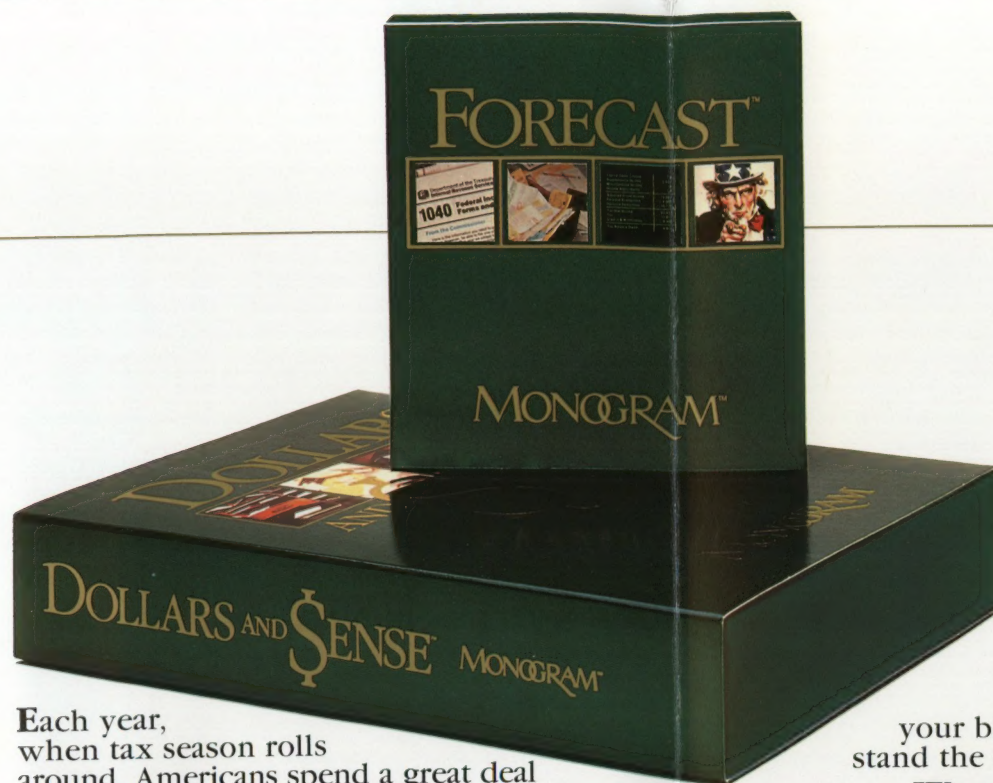
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# IS UNCLE SAM ABOUT TO RAIN ON YOUR PARADE?







Each year, when tax season rolls around, Americans spend a great deal of effort (and often a great deal of money) looking for ways to lower their liability.

But for most people, it's a case of too little, too late.

Because tax time is no time to start sheltering yourself from Uncle Sam.

### Climate control.

The fact is, the taxes you pay tomorrow are largely determined by the decisions you make—or don't make—today.

Which is why one of the smartest decisions you can make today is to invest in FORECAST™, the new tax estimating and modeling program from Monogram™, the creators of the best-selling Dollars and Sense™.

FORECAST is designed to take the surprise out of your Federal Income Taxes. By showing you the results while you still have a chance to change them.

What's more, it allows you to estimate your taxes—and plan your strategies—for up to five years in the future. Assuming, of course, your blood pressure can withstand the strain.

### Weather map.

If you're like the rest of us, once you've seen the bad news, you'll want to do something about it.



Should you take that capital gain now or next year? Prepay some mortgage interest? Float a loan and buy a boat? Start an IRA? Raise your withholding? Lower your withholding? Punt?

Relax. Because this is where FORECAST really shines.

In addition to letting you see what's happening, FORECAST lets you

examine “what if?” in an infinite number of ways.

You can construct five separate scenarios side-by-side, right on the screen.\*

You can compare them. Revise them. Store them. Print them out in triumph for presentation to your accountant.

Or erase them with a shudder and head for the Maalox.

### Clear and warmer.

As you'd expect from the designers of Dollars and Sense, FORECAST is a very friendly program that's simple to understand and a breeze to work with.

Together with Dollars and Sense or all by itself.

Complex tax calculations are performed for you automatically—from capital gains and losses, dividends and interest, taxable social security income and married couple deductions to self-employment tax credit, income averaging and, yes, even alternate minimum tax rate.

Whatever that is.

COMPARISON	CASE 1	CASE 2	CASE 3	CASE 4
Income Tax	\$0	\$0	\$0	\$0
Capital Gains Tax	\$0	\$0	\$0	\$0
Dividend Tax	\$0	\$0	\$0	\$0
Interest Tax	\$0	\$0	\$0	\$0
Gift Tax	\$0	\$0	\$0	\$0
Estate Tax	\$0	\$0	\$0	\$0
Other Taxes	\$0	\$0	\$0	\$0
Total Tax	\$0	\$0	\$0	\$0
Net Income	\$0	\$0	\$0	\$0
Net Capital Gain	\$0	\$0	\$0	\$0
Net Dividend	\$0	\$0	\$0	\$0
Net Interest	\$0	\$0	\$0	\$0
Net Gift	\$0	\$0	\$0	\$0
Net Estate	\$0	\$0	\$0	\$0
Net Other	\$0	\$0	\$0	\$0
Net Total	\$0	\$0	\$0	\$0

CATEGORY NAME	ADJUSTMENT	FROM ACCTS.	BALANCE
Charitable Deductions	\$0	\$0	\$0
Medical Deductions	\$0	\$0	\$0
Mortgage Interest	\$0	\$0	\$0
State Tax Deduction	\$0	\$0	\$0
Gift Tax Deduction	\$0	\$0	\$0
Estate Tax Deduction	\$0	\$0	\$0
Other Tax Deductions	\$0	\$0	\$0
Total Deductions	\$0	\$0	\$0

Performs complex tax planning calculations automatically. Including capital gains and losses, income averaging and alternative minimum tax rate.

FORECAST is available for the Apple II family and Macintosh. (FORECAST is included with IBM versions of Dollars and Sense).

\*Requires 80-column display.